

You take security seriously. So do we.

RETIREMENT CHECKLIST

Use this Savings Plus checklist to organize your retirement.

1. Contact CalPERS

- ☐ Attend the CalPERS Retirement workshop
- ☐ Review the Retirement Planning Checklist online at www.calpers.ca.gov
- ☐ Get a Purchase of Service Credit quote
- ☐ Contact CalPERS at 1-888-225-7377

2. Notify Human Resources Department

- ☐ Meet with personnel specialist 30 days before retirement
- ☐ Ask for Lump Sum estimate value
- ☐ Update beneficiary information
- ☐ Submit retirement date

3. Contact Savings Plus

- ☐ Attend the Countdown to Retirement workshop
- ☐ Schedule a one-on-one visit with Savings Plus representative
- ☐ Submit Traditional 457 Catch-up paperwork to Savings Plus 45 days before retirement date
- ☐ Update beneficiary information
- ☐ Open a 401(k) or 457 account to maximize Lump Sum Separation Pay 60 days prior to retirement if not already enrolled

4. Contact Social Security to get Final Statement (if applicable)

- ☐ 1-800-772-1213
- ☐ www.ssa.gov

5. Consolidate Accounts

- ☐ Establish a Savings Plus 457 or 401(k) account 60 days prior to separation from service.
- ☐ Consider rollover of outside pre-tax savings accounts to Savings Plus
 - ☐ 401(k)
 - ☐ 403(b)
 - ☐ 457
 - ☐ Pre-tax IRA
 - ☐ POFF Plan
 - ☐ ESIP
 - ☐ DROP
 - ☐ Monetary Credits

Did You Know? Savings Plus also offers:

Lump Sum Separation Pay

You can transfer lump sum payments into an existing Savings Plus account.

Traditional 457 Catch-up Option

Use the traditional 457 Plan catch-up provision to contribute beyond the annual limits. This allows you to "catch up" on contributions you underutilized in prior years.

Purchase Service Credit with pre-tax dollars

Use funds in your 401(k) and/or 457 accounts to purchase service credit. More years on the books equals an enhanced retirement benefit.

Consolidation of Accounts

Take advantage of our low-cost program by transferring other account assets to your Savings Plus account and monitor everything in one place.

Contact Savings Plus:
1-866-566-4777
sppforu.com

¹ Source: The Center for Retirement Research at Boston College, www.bc.edu/centers/crr/, 2006

² Source: The Center for Retirement Research at Boston College, www.bc.edu/centers/crr/, Feb. 2010

Investing involves risk, including possible loss of principal.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½. Neither Nationwide, nor any of its representatives give legal or tax advice.

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